

<b>Information to identify the case:</b>			
Debtor 1	<b>Jovon M Swanagain</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>Northern District of Illinois</b>		
Case number:	<b>20-17251</b>		
Social Security number or ITIN		<b>xxx-xx-2514</b>	
EIN		--_-----	
Social Security number or ITIN		-----	
EIN		--_-----	
Date case filed for chapter		<b>13 9/17/20</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Jovon M Swanagain	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	5600 S Wolcott Ave APT# 2 Chicago, IL 60636	
<b>4. Debtor's attorney</b> Name and address	Ashley Chike Geraci Law L.L.C. 55 E. Monroe St. Suite #3400 Chicago, IL 60603	Contact phone 312.332.1800 Email: ndil@geracilaw.com
<b>5. Bankruptcy trustee</b> Name and address	Marilyn O Marshall 224 South Michigan Ste 800 Chicago, IL 60604	Contact phone 312-431-1300
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 9/18/20

**For more information, see page 2**

**Debtors must bring a picture ID and proof of their Social Security Number.**

**Filing deadline: 3/16/21**

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **11/5/20 at 02:30 PM . Location: Appear by Telephone**

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Northern District of IllinoisIn re:  
Jovon M Swanagain  
DebtorCase No. 20-17251-TAB  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: lmendoza  
Form ID: 309IPage 1 of 1  
Total Noticed: 21

Date Rcvd: Sep 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2020.

db +Jovon M Swanagain, 5600 S Wolcott Ave, APT# 2, Chicago, IL 60636-1679  
29031386 +10 West Apartments of Indianapolis, LLC, Attn: Bankruptcy Dept., By: Sandlin Law Group,  
PO Box 4656, Carmel, IN 46082-4656  
29031385 +Equifax, Attn: Bankruptcy Dept., PO Box 740241, Atlanta, GA 30374-0241  
29031384 +Experian, Attn: Bankruptcy Dept., PO Box 2002, Allen, TX 75013-2002  
29031375 +Latanya Clark, 3312 W Marquette, Chicago, IL 60629-3550  
29031389 +Peoples Gas, Bankruptcy Department, 200 E. Randolph Dr., Chicago, IL 60601-6302  
29031387 +Sandlin Law Group, PO Box 4656, Carmel, IN 46082-4656  
29031383 +Transunion, Attn: Bankruptcy Dept., PO Box 1000, Chester, PA 19016-1000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ndil@geracilaw.com Sep 19 2020 02:21:55 Ashley Chike, Geraci Law L.L.C.,  
55 E. Monroe St. Suite #3400, Chicago, IL 60603  
tr +E-mail/Text: courtntices@chil3.com Sep 19 2020 02:22:32 Marilyn O Marshall,  
224 South Michigan Ste 800, Chicago, IL 60604-2503  
ust +E-mail/Text: USTPREGION11.ES.ECF@USDOJ.GOV Sep 19 2020 02:22:35 Patrick S Layng,  
Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873,  
Chicago, IL 60604-2027  
29031376 +EDI: AFNIRECOVERY.COM Sep 19 2020 06:13:00 AT T, C/O Afni, INC., Po Box 3097,  
Bloomington, IL 61702-3097  
29031380 E-mail/Text: karmstrong@cdac.biz Sep 19 2020 02:22:06 Creditors Discount & A,  
Attn: Bankruptcy Dept., 415 E Main St, Streator, IL 61364  
29031382 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 19 2020 02:27:13 Capital Bank, N.A.,  
Attn: Bankruptcy Dept., 101 Crossways Park Dr W, Woodbury, NY 11797-2020  
29031381 +EDI: PRA.COM Sep 19 2020 06:13:00 Capital ONE BANK USA N.A., C/O Portfolio Recov Assoc,  
150 Corporate Blvd, Norfolk, VA 23502-4952  
29031377 +EDI: AFNIRECOVERY.COM Sep 19 2020 06:13:00 Comcast, C/O Afni, INC., Po Box 3097,  
Bloomington, IL 61702-3097  
29031388 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Sep 19 2020 02:23:13 Commonwealth Edison,  
Attn: System Credit/BK Dept, 3 Lincoln Center 4th Floor, Oakbrook Terrace, IL 60181-4204  
29031390 +E-mail/Text: liz@esglegal.com Sep 19 2020 02:22:04 Pronto Finance, Bankruptcy Department,  
1900 E Gold Rd Suite L-140, Schaumburg, IL 60173-5831  
29031374 +EDI: DRIV.COM Sep 19 2020 06:13:00 Santander Consumer USA, Attn: Bankruptcy Dept.,  
Po Box 961245, Ft Worth, TX 76161-0244  
29031379 +E-mail/Text: bknotice@ercbpo.com Sep 19 2020 02:22:46 Sprint, C/O Enhanced Recovery CO L,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
29031378 +E-mail/Text: bk@rgsfinancial.com Sep 19 2020 02:22:09 TCF National BANK,  
C/O RGS Financial, 1700 Jay Ell Dr Ste 200, Richardson, TX 75081-6788

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2020 at the address(es) listed below:

Ashley Chike on behalf of Debtor 1 Jovon M Swanagain ndil@geracilaw.com  
Marilyn O Marshall courtntices@chil3.com  
Patrick S Layng USTPREGION11.ES.ECF@usdoj.gov

TOTAL: 3